

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

IN RE:

VICKIE LYNN MEGAHED

CASE NO.: 20-70362-FJS

DEBTOR

CHAPTER 13

NOTICE OF MOTION TO APPROVE PURCHASE NUNC PRO TUNC

Vickie Lynn Megahed by and through Counsel, has filed documents with the Court to approve purchase in this Chapter 13 case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before 7 days prior to the hearing on this motion, you or your attorney must:

File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
600 Granby St., 4th Fl.
Norfolk, VA 23510

You must also mail a copy to:

Genene E. Gardner, Esq.
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452

Genene E. Gardner, Esq., VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
Tel: (757) 340-4895
Fax: (757) 340-4894
E-mail: ggardner@mernalaw.com

Kelly M. Barnhart
Chapter 13 Trustee
7021 Harbour View Blvd., Ste. 101
Suffolk, VA 23435

Vickie Lynn Megahed
14 Wayland Drive
Portsmouth, VA 23703

() Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing.
If no timely response has been filed opposing relief requested, the court may grant the relief without holding a hearing.

(X) Attend the hearing on the motion (or objection) scheduled to be held on Tuesday, April 2, 2024 at 10:00 a.m. Chief Judge Santoro's Courtroom, 600 Granby Street, 4th Floor, Courtroom 2, Norfolk, Virginia.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: February 27, 2024

Signature, name, address and telephone number of person giving notice:

/s/ Genene E. Gardner
Genene E. Gardner, Esq. VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
(757) 340-4895
Attorney for Debtor

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Notice was transmitted electronically or sent by regular mail this 27th day of February 2024 to Kelly M. Barnhart, Chapter 13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435; Vickie Lynn Megahed, 14 Wayland Drive, Portsmouth, VA 23703; via certified mail to the federally insured deposit corporations as listed below and to all other parties of interest as listed on the attached mailing matrix.

/s/ Genene E. Gardner
Attorney for Debtor

Genene E. Gardner, Esq., VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
Tel: (757) 340-4895
Fax: (757) 340-4894
E-mail: ggardner@mernalaw.com

Comenity Bank
Ron Ostler, President
One Righter Parkway, Suite 100
Wilmington, DE 19803

The Bank of Missouri
Adrian Breen, Chairman, Pres. & CEO
916 North Kings Highway
Perryville, MO 63775

Freedom Mortgage*
CT CORPORATION SYSTEM
4701 COX ROAD, SUITE 285
Glen Allen, VA 23060-0000

JPMorgan Chase Bank, NA
James Dimon, CEO
1111 Polaris Parkway
Columbus OH 43240-2031

Capital One Financial Corporation
Richard Fairbank, Chairman, Pres. &
CEO
1680 Capital One Drive, Suite 1400
McLean, VA 22102

Lendmark Financial Services
c/o CT Corp System
4701 Cox Road, Suite 285
Glen Allen, VA 23060

Onemain Financial*
CT CORPORATION SYSTEM
4701 COX RD STE 301
Glen Allen, VA 23060-0000

Synchrony Financial
Margaret M. Keane, President & CEO
170 West Election Road, Suite 125
Draper, UT 84020

USAA Savings Bank
Josue Robles, CEO
3773 Howard Hughes Parkway
#190n
Las Vegas, NV 89109

Wells Fargo
Thomas J. Sloan, Chairman & CEO
420 Montgomery Street
San Francisco, CA 94104

Genene E. Gardner, Esq., VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
Tel: (757) 340-4895
Fax: (757) 340-4894
E-mail: ggardner@mernalaw.com

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

IN RE:

**VICKIE LYNN MEGAHED
DEBTOR**

**CASE NO.: 20-70362-FJS
CHAPTER 13**

MOTION TO APPROVE PURCHASE *NUNC PRO TUNC*

NOW COMES the debtor, Vickie Lynn Megahed, by counsel, in support of the Motion states as follows:

- 1) This case commenced upon the filing of a voluntary petition under Chapter 13 of Title 11 of the United States Bankruptcy Code in this Court on February 3, 2020 (“Filing Date”).
- 2) An amended Chapter 13 plan was filed on August 31, 2022 and was confirmed on October 18, 2022.
- 3) That the debtor seeks approval, *nunc pro tunc*, to purchase and therefore submits this Motion for approval of the following terms:
 - a. That the debtor requests approval to purchase a 2013 Hyundai Tucson in the amount of \$6,200.00;
 - b. That the vehicle was purchased on January 30, 2024 from third-party sellers, Brent and Meghan Hall.
 - c. That the vehicle purchase was paid for with funds from a previous 401k loan;
- 4) That the debtor believes that this purchase was necessary, proper, and in her best interest.
- 5) That the deadline to file claims expired on April 13, 2020 for non-government claims and on August 3, 2020 for government claims.

Genene E. Gardner, Esq., VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
Tel: (757) 340-4895
Fax: (757) 340-4894
E-mail: ggardner@mernalaw.com

WHEREFORE, the debtor respectfully requests that this Motion to Purchase be granted as requested and for the purposes hereinabove described.

Respectfully Submitted,

Vickie Lynn Megahed

By: /s/ Genene E. Gardner
Attorney for Debtor

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Motion was transmitted electronically or sent by regular mail this 27th day of February 2024 to Kelly M. Barnhart, Chapter 13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435; Vickie Lynn Megahed, 14 Wayland Drive, Portsmouth, VA 23703; via certified mail to the federally insured deposit corporations as listed below and to all other parties of interest as listed on the attached mailing matrix.

/s/ Genene E. Gardner
Attorney for Debtor

Comenity Bank
Ron Ostler, President
One Righter Parkway, Suite 100
Wilmington, DE 19803

The Bank of Missouri
Adrian Breen, Chairman, Pres. & CEO
916 North Kings Highway
Perryville, MO 63775

Freedom Mortgage*
CT CORPORATION SYSTEM
4701 COX ROAD, SUITE 285
Glen Allen, VA 23060-0000

JPMorgan Chase Bank, NA
James Dimon, CEO
1111 Polaris Parkway
Columbus OH 43240-2031

Capital One Financial Corporation
Richard Fairbank, Chairman, Pres. &
CEO
1680 Capital One Drive, Suite 1400
McLean, VA 22102

Lendmark Financial Services
c/o CT Corp System
4701 Cox Road, Suite 285
Glen Allen, VA 23060

Onemain Financial*
CT CORPORATION SYSTEM
4701 COX RD STE 301
Glen Allen, VA 23060-0000

Synchrony Financial
Margaret M. Keane, President & CEO
170 West Election Road, Suite 125
Draper, UT 84020

USAA Savings Bank
Josue Robles, CEO
3773 Howard Hughes Parkway
#190n
Las Vegas, NV 89109

Wells Fargo
Thomas J. Sloan, Chairman & CEO
420 Montgomery Street
San Francisco, CA 94104

Genene E. Gardner, Esq., VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
Tel: (757) 340-4895
Fax: (757) 340-4894
E-mail: ggardner@mernalaw.com

0422-2
Case 20-70362-FJS
Eastern District of Virginia
Norfolk
Mon Mar 28 09:52:07 EDT 2022

United States Bankruptcy Court
600 Granby St., Room 400
Norfolk, VA 23510-1915

ADS/Comenity/Wayfair
P.O. Box 182789
Columbus, OH 43218-2789

P.O. 41067
Norfolk, VA 23541-1067
ADS/Comenity/Woman Within
P.O. Box 182789
Columbus, OH 43218-2789

Ad Astra Recovery Service
7330 W. 33rd Street N. Ste 118
Wichita, KS 67205-9370

Advance Financial 24/7
100 Oceanside Drive
Nashville, TN 37204-2351

Bank of Missouri/Total Card
5109 S Broadband Lane
Sioux Falls, SD 57108-2208

Bon Secours
PO Box 1123
Minneapolis MN 55440-1123

Bon Secours Maryview Medical
PO Box 277199
Atlanta, GA 30384-7199

CB Indigo/GF
P.O. Box 4499
Beaverton, OR 97076-4499

Cash Net USA
200 W. Jackson, Ste 1400
Chicago, IL 60606-6929

(p) FREEDOM FINANCIAL ASSET MANAGEMENT LLC
ATTN BANKRUPTCY DEPARTMENT
PO BOX 2340
PHOENIX AZ 85002-2340

Credit Control Corp
P.O. Box 120568
Newport News, VA 23612-0568

Emergency Phys of Tidewater
P.O. Box 7549
Portsmouth, VA 23707-0549

Freedom Mortgage
6800 Southpoint Parkway
Fishers, IN 46037-0000

Freedom Mortgage Corporation
10500 Kincaid Drive, Suite 300
Fishers, IN 46037-9764

Freedom Mortgage*
CT CORPORATION SYSTEM
4701 COX ROAD, SUITE 285
Glen Allen, VA 23060-6808

(p) JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Kohls/Capital One
PO Box 3115
Milwaukee, WI 53201-3115

Lendmark Financial Services
142 Eastern Blvd
Essex, MD 21221-7020

(p) LENDMARK FINANCIAL SERVICES
2118 USHER ST
COVINGTON GA 30014-2434

MONTEREY FINANCIAL SERVICES LLC
C/O MERCHANTS CREDIT SOLUTIONS
PO BOX 3664
TUSTIN, CA 92781-3664

Maryview Medical Center
P.O. Box 277199
Atlanta, GA 30384-7199

Medical Transport
P.O. Box 79865
Baltimore, MD 21279-0865

Merchants Acceptance Corp
P.O. Box 50690
Bellevue, WA 98015-0690

Monterey Financial Services
P.O. Box 2669
Carlsbad, CA 92018-2669

Net Credit
200 W. Jackson Blvd.
Ste 1400
Chicago, IL 60606-6929

Onemain
PO Box 3251
Evansville, IN 47731-3251

Onemain Financial

P.O. Box 1010

Evansville, IN 47706-1010

Onemain Financial*

CT CORPORATION SYSTEM

4701 COX RD STE 301

Glen Allen, VA 23060-6802

Otolaryngology

PO Box 936

Norfolk, VA 23501-0936

PayPal

P.O. Box 660433

Dallas, TX 75266-0000

(p) PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Portsmouth Fire Rescue & Emerg

P.O. Box 75894

Baltimore, MD 21275-5894

QVC

Studio Park

West Chester, PA 19380-4262

Quantum3 Group LLC as agent for

Comenity Bank

PO Box 788

Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for

Genesis FS Card Services Inc

PO Box 788

Kirkland, WA 98083-0788

ROI

P.O. Box 549

Lutherville Timonium, MD 21094-0549

SYNCB/PPC

P.O. Box 965005

Orlando, FL 32896-5005

Sentara

P.O. Box 1875

Norfolk, VA 23501-1875

Shafer Law Firm

2000 Riveredge Parkway

Suite 590

Atlanta, GA 30328-4618

Shiva Finance, LLC

Advance Financial

c/o Glen C. Watson, III

P.O. Box 121950

Nashville, TN 37212-1950

Speedy Cash

4915 Moreno Avenue

Montclair, CA 91763-1522

Synchrony Bank

c/o PRA Receivables Management, LLC

PO Box 41021

Norfolk VA 23541-1021

TBOM/ATLS/Fortiva MC

P.O. Box 105555

Atlanta, GA 30348-5555

The Bank of Missouri

PO Box 105555

Atlanta, GA 30348-5555

USAA Savings Bank

PO Box 33009

San Antonio, TX 78265-3009

Verizon

by American InfoSource as agent

4515 N Santa Fe Ave

Oklahoma City, OK 73118-7901

WF CRD SVC

Po Box 14517

Des Moines, IA 50306-3517

WF PLL

P.O. Box 94435

Albuquerque, NM 87199-4435

Genene E. Gardner

The Merna Law Group

621 N. Lynnhaven Road

Virginia Beach, VA 23452-5809

John P. Fitzgerald, III

Office of the U.S. Trustee, Region 4 -N

200 Granby Street, Room 625

Norfolk, VA 23510-1819

R. Clinton Stackhouse Jr.

Chapter 12/13 Trustee

341 Dial 866-619-3642 Code: 3054410

7021 Harbour View Boulevard Suite 101

Suffolk, VA 23435-2869

Vickie Lynn Megahed

14 Wayland Drive

Portsmouth, VA 23703-4232

Consolidation Plus
1875 South Grant Street
Suite 400
San Mateo, CA 94402-0000

Attn Bankruptcy Dept
POBox 2340
Phoenix, AZ 85002-2340

1875 S Grant Street
Suite 400
San Mateo, CA 94402-0000

JPMCB Card Services
P.O. Box 15369
Wilmington, DE 19850-0000

Lendmark Financial Services LLC
2118 Usher Street
Covington, Georgia 30014

Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) FREEDOM MORTGAGE CORPORATION

End of Label Matrix	
Mailable recipients	55
Bypassed recipients	1
Total	56